

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: RAMACHANDRAN, SHAKUNTHAL

§ Case No. 09-41652

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

JOHN E. GIERUM, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$686,500.00  
(without deducting any secured claims)

Assets Exempt: \$3,500.00

Total Distribution to Claimants: \$12,088.20

Claims Discharged

Without Payment: \$53,731.73

Total Expenses of Administration: \$2,701.56

3) Total gross receipts of \$ 14,789.76 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$14,789.76 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	2,701.56	2,701.56	2,701.56
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	0.00	65,819.93	65,819.93	12,088.20
<b>TOTAL DISBURSEMENTS</b>	\$0.00	\$68,521.49	\$68,521.49	\$14,789.76

4) This case was originally filed under Chapter 7 on November 03, 2009.  
The case was pending for 41 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/09/2013 By: /s/JOHN E. GIERUM  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Stock Portfolio	1129-000	14,785.96
Interest Income	1270-000	3.80
<b>TOTAL GROSS RECEIPTS</b>		<b>\$14,789.76</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None				
<b>TOTAL SECURED CLAIMS</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOHN E. GIERUM	2100-000	N/A	2,228.98	2,228.98	2,228.98
JOHN E. GIERUM	2200-000	N/A	26.15	26.15	26.15
The Bank of New York Mellon	2600-000	N/A	28.34	28.34	28.34
The Bank of New York Mellon	2600-000	N/A	33.34	33.34	33.34

The Bank of New York Mellon	2600-000	N/A	30.23	30.23	30.23
The Bank of New York Mellon	2600-000	N/A	29.17	29.17	29.17
The Bank of New York Mellon	2600-000	N/A	32.12	32.12	32.12
The Bank of New York Mellon	2600-000	N/A	30.04	30.04	30.04
The Bank of New York Mellon	2600-000	N/A	31.90	31.90	31.90
The Bank of New York Mellon	2600-000	N/A	28.82	28.82	28.82
The Bank of New York Mellon	2600-000	N/A	29.75	29.75	29.75
The Bank of New York Mellon	2600-000	N/A	28.70	28.70	28.70
The Bank of New York Mellon	2600-000	N/A	32.59	32.59	32.59
The Bank of New York Mellon	2600-000	N/A	28.57	28.57	28.57
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	30.43	30.43	30.43
The Bank of New York Mellon	2600-000	N/A	27.43	27.43	27.43
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$2,701.56	\$2,701.56	\$2,701.56

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	N/A	2,282.38	2,282.38	419.18
2	Chase Bank USA, N.A.	7100-000	N/A	6,778.33	6,778.33	1,244.88
3	Chase Bank USA, N.A.	7100-000	N/A	9,160.95	9,160.95	1,682.46
4	Chase Bank USA, N.A.	7100-000	N/A	9,572.44	9,572.44	1,758.03
5	American Express Centurion Bank	7100-000	N/A	343.36	343.36	63.06
6	CAPITAL ONE BANK USA, N.A.	7100-000	N/A	6,441.86	6,441.86	1,183.08
7	PYOD LLC its successors and assigns as assignee of	7100-000	N/A	3,222.93	3,222.93	591.91
8	Fia Card Services, NA/Bank of America	7100-000	N/A	28,017.68	28,017.68	5,145.60
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$0.00	\$65,819.93	\$65,819.93	\$12,088.20

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-41652

Trustee: (520171) JOHN E. GIERUM

Case Name: RAMACHANDRAN, SHAKUNTHAL

Filed (f) or Converted (c): 11/03/09 (f)

§341(a) Meeting Date: 12/04/09

Period Ending: 04/09/13

Claims Bar Date: 03/22/10

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Residence 585 Orchard Pond Dr., Lake Zurich, IL Orig. Asset Memo: Imported from original petition Doc# 1	568,000.00	0.00		0.00	FA
2 Investment Property 8455 Bloomfield Rd., Peoria, Orig. Asset Memo: Imported from original petition Doc# 1	110,000.00	0.00		0.00	FA
3 TCF Checking Orig. Asset Memo: Imported from original petition Doc# 1	300.00	0.00		0.00	FA
4 Furniture Orig. Asset Memo: Imported from original petition Doc# 1	1,500.00	1,400.00		0.00	FA
5 Clothing Orig. Asset Memo: Imported from original petition Doc# 1	700.00	0.00		0.00	FA
6 Stock Portfolio Orig. Asset Memo: Imported from original petition Doc# 1	15,000.00	15,000.00		14,785.96	FA
7 2000 Lexus Rx 300: 130000 Miles Orig. Asset Memo: Imported from original petition Doc# 1	6,000.00	3,600.00		0.00	FA
Int INTEREST (u)	Unknown	N/A		3.80	FA
8 Assets Totals (Excluding unknown values)	\$701,500.00	\$20,000.00		\$14,789.76	\$0.00

**Major Activities Affecting Case Closing:**

Final report filed, approved, checks cleared and ready for TDR

Initial Projected Date Of Final Report (TFR): December 31, 2012

Current Projected Date Of Final Report (TFR): November 12, 2012 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-41652

Case Name: RAMACHANDRAN, SHAKUNTHAL

Taxpayer ID #: \*\*-\*\*\*1248

Period Ending: 04/09/13

Trustee: JOHN E. GIERUM (520171)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*29-65 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/29/10	{6}	Shakunthala Ramachandran	RECEIVABLE	1129-000	14,785.96		14,785.96
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.02		14,785.98
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.88		14,786.86
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.88		14,787.74
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,787.86
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,787.98
11/12/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.04		14,788.02
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.07		14,788.09
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,788.21
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,788.33
02/04/11		To Account #9200*****2966	TRANSFER OF FUNDS	9999-000		12.92	14,775.41
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.11		14,775.52
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,775.64
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,775.76
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,775.88
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,776.00
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,776.12
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		28.34	14,747.78
08/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,747.90
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		34.35	14,713.55
09/26/11		The Bank of New York Mellon	Bank and Technology Services Fee Adjustment	2600-000		-1.01	14,714.56
09/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,714.68
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		30.23	14,684.45
10/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,684.57
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		29.17	14,655.40
11/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,655.52
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		32.12	14,623.40
12/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,623.52
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		30.04	14,593.48
01/31/12	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.12		14,593.60
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		31.90	14,561.70
02/07/12		To Account #9200*****2966	TRANSFER OF FUNDS	9999-000		13.23	14,548.47
02/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		28.82	14,519.65
03/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		29.75	14,489.90
04/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		28.70	14,461.20
05/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		32.59	14,428.61

Subtotals :

\$14,789.76

\$361.15

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-41652  
**Case Name:** RAMACHANDRAN, SHAKUNTHAL  
**Taxpayer ID #:** \*\*-\*\*\*1248  
**Period Ending:** 04/09/13

**Trustee:** JOHN E. GIERUM (520171)  
**Bank Name:** The Bank of New York Mellon  
**Account:** 9200-\*\*\*\*\*29-65 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		28.57	14,400.04
07/09/12		To Account #9200*****2966	TRANSFER OF FUNDS	9999-000		14,400.04	0.00

<b>ACCOUNT TOTALS</b>	<b>14,789.76</b>	<b>14,789.76</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	14,426.19	
<b>Subtotal</b>	<b>14,789.76</b>	<b>363.57</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$14,789.76</b>	<b>\$363.57</b>	



## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-41652  
**Case Name:** RAMACHANDRAN, SHAKUNTHAL

**Trustee:** JOHN E. GIERUM (520171)  
**Bank Name:** The Bank of New York Mellon  
**Account:** 9200-\*\*\*\*\*29-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*1248

**Period Ending:** 04/09/13

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/04/11		From Account #9200*****2965	TRANSFER OF FUNDS	9999-000	12.92		12.92
02/07/11	101	JOHN E. GIERUM	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/03/2011 FOR CASE #09-41652, Reimbursement for Ch. 7 Blanket Bond on ledger balance as of 2/1/11	2200-000		12.92	0.00
02/07/12		From Account #9200*****2965	TRANSFER OF FUNDS	9999-000	13.23		13.23
02/10/12	102	JOHN E. GIERUM	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/01/2012 FOR CASE #09-41652, Reimbursement for Ch. 7 Blanket Bond on ledger balance as of 2/1/2012	2200-000		13.23	0.00
07/09/12		From Account #9200*****2965	TRANSFER OF FUNDS	9999-000	14,400.04		14,400.04
07/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	14,375.04
08/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		30.43	14,344.61
09/28/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		27.43	14,317.18
12/26/12	103	JOHN E. GIERUM	Dividend paid 100.00% on \$2,228.98, Trustee Compensation; Reference:	2100-000		2,228.98	12,088.20
12/26/12	104	Discover Bank	First and Final Distribution	7100-000		419.18	11,669.02
12/26/12	105	Chase Bank USA, N.A.	First and Final Distribution	7100-000		1,244.88	10,424.14
12/26/12	106	Chase Bank USA, N.A.	First and Final Distribution	7100-000		1,682.46	8,741.68
12/26/12	107	Chase Bank USA, N.A.	First and Final Distribution	7100-000		1,758.03	6,983.65
12/26/12	108	American Express Centurion Bank	First and Final Distribution	7100-000		63.06	6,920.59
12/26/12	109	CAPITAL ONE BANK USA, N.A.	First and Final Distribution	7100-000		1,183.08	5,737.51
12/26/12	110	PYOD LLC its successors and assigns as assignee of	First and Final Distribution	7100-000		591.91	5,145.60
12/26/12	111	Fia Card Services, NA/Bank of America	First and Final Distribution	7100-000		5,145.60	0.00

<b>ACCOUNT TOTALS</b>	<b>14,426.19</b>	<b>14,426.19</b>	<b>\$0.00</b>
Less: Bank Transfers	14,426.19	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>14,426.19</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$14,426.19</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-41652  
**Case Name:** RAMACHANDRAN, SHAKUNTHAL  
**Taxpayer ID #:** \*\*-\*\*\*1248  
**Period Ending:** 04/09/13

**Trustee:** JOHN E. GIERUM (520171)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*624566 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # 9200-*****29-65	14,789.76	363.57	0.00
Checking # 9200-*****29-66	0.00	14,426.19	0.00
Checking # ****624566	0.00	0.00	0.00
	<b>\$14,789.76</b>	<b>\$14,789.76</b>	<b>\$0.00</b>